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September 1, 2005

Mail Stop Express Abandonment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Re:

U.S. Patent Appl. Serial No. 10/816,066 entitled

"SYSTEM AND METHOD FOR ASSISTING A BANK IN MEETING

THE BANK'S INVESTMENT TEST REQUIREMENT UNDER

THE COMMUNITY REINVESTMENT ACT"

Atty. Docket No. 061341-5001

Dear Sir:

Attached for filing in connection with the above-referenced patent application is a Petition For Express Abandonment To Avoid Publication Under 37 CFR 1.138(c).

The Commissioner is hereby authorized to charge any fees required, or credit any overpayment, in connection with this filing to Deposit Account No. 50-0310. A duplicate of this authorization is enclosed.

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	Filing Date	04/01/2	004
	First Named Inventor	Daniel A.	Borten
	Art Unil	3624	
	Examiner Name	Not yet known	
	Attorney Docket Number	061341	-5001
Petition for Express Abandonment to Avoid Publication under 37 CFR 1.138(c) I hereby petition to expressly abandon the above-identified application to avoid publication. Petition Fee – must be filed with petition to avoid delays in recognizing the petition. a. In Director is hereby authorized to charge the petition fee under 37 CFR 1.17(h) to Deposit Account No. 50 -03 10 I have enclosed a duplicate copy of this sheet. b. Check in the amount of \$			
assignee of record of the entire interest. See 37 CFR 3.71. Statement under 37 CFR 3.73(b) is enclosed. (Form PTO/SB/96) attorney or agent of record. Registration Number 33, 70 / Signature Daniel H. Golub Typed or printed name Telephone Number Note: Signatures of all the Inventors or assignees of record of the entire interest or their representative(s) are required. Submit multiple forms if more than one eignature is required, see below.			
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This collection of information is required by 37 CFR 1.138(c). The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Comfidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 12 minutes in complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Mail Stop Express Abandonment, Commissioner for Patents, P.O. Box 1460, Alexandria, VA 22313-1450.

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